



At Ifunda the members of the AMCOS listened carefully as Venance and Peter explained how they could obtain their fertilizer and seeds from the AMCOS on time, with good quality, and at a good price. One of the members remarked that this makes his life "easy" and thanked Iringa Hope for making this possible.

January 2019								
Sunday	Monday	Tuesday	Wednesday		Friday	Saturday		
		New Year's day	2	3	4	5		
6	7	8	9	10	11	12		
13	14	15	16	17	18	19		
20	21 M L King Day	22	23	24	25	26		
27	28	29	30	31				

In February, 2019 Russel King and his wife Andrea and members of the board of directors of the Peter J King Family Foundation visited the new IDC at Ugesa. The members of this SACCOS and AMCOS turned out to sing and dance and celebrate their new building.



February 2019								
Sunday	Monday	Tuesday	Wednesday	9	Friday	Saturday		
					1	2		
3	4	5	6	7	8	9		
10	11	12	13	14 Valentine's Day	15	16		
17	18 President's Day	19	20	21	22	23		
24	25	26	27	28				



In March, 2019 we sat down with the new VC of the University (Prof. Urio) and Bishop Gavile to explain how Iringa Hope works and what our results have been. "This is the most important program in the Diocese," Bishop Gavile told us. "We must write a new agreement committing the Diocese to giving Iringa Hope our maximum support." And so we did!

March 2019								
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
					1	2		
3	4	5	6	7	8	9		
10	11	12	13	14	15	16		
17	18	19	20	21	22	23		
24	25	26	27	28	29	30		
31								



Adelaidi Dalu, 58 and a mother of three, has been a member of Kiponzelo SACCOS for six years. With the profits from her loans she has doubled the amount of land she owns, renovated her home, and still was able to send her grandchildren to school!

April 2019								
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
	1	2	3	4	5	6		
7	8	9	10	11	12	13		
14	15	16	17	18	19 Good Friday	20		
21 Easter	22	23	24	25	26	27		
28	29	30						



Naomi Kagne has been a member of the Mwatasi SACCOS for four years. After learning how to improve her crops she started borrowing from the SACCOS. Since then she has more than doubled her yields and has more than doubled her profits. With her increased income she has sent all of her children to school and her daughter to the University. She wants everyone to know that Iringa Hope has made a huge difference in her family's life.

May 2019								
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
			1	2	3	4		
5	6	7	8	9	10	11		
12 Mother's Day	13	14	15	16	17	18		
19	20	21	22	23	24	25		
26	27 Memorial Day	28	29	30	31			



Bahati Muhanga, 40 and a father of 5, has been a member of his SACCOS for four years. Using loans from his SACCOS he has tripled his cropland and increased his yields. As his yields increased he started trucking his crop to town. He now hauls crops for others, making 100 trips every season. He now employs 8 people on his farm and in his trucking, making him a major contributor to his village.

June 2019								
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
						1		
2	3	4	5	6	7	8		
9	10	11	12	13	14	15		
16 Father's Day	17	18	19	20	21	22		
23	24	25	26	27	28	29		
30								



In July, 2019 US Ambassador, Dr. Inmi Patterson (in the front row, third from the left) came to learn more about Iringa Hope. She invited Enock Ugulumu (our Director) and Itiweni Luhwago (the MFI manager) to come to the Embassy and tell her more about Iringa Hope and how she might help us.

July 2019								
Sunday	Monday	Tuesday	Wednesday	No.	Friday	Saturday		
	1	2	3	Independence	5	6		
7	8	9	10	11	12	13		
14	15	16	17	18	19	20		
21	22	23	24	25	26	27		
28	29	30	31					



Jeni Matinya has been a member of the Lulanzi SACCOS for three years. Over the last three years, using loans from Iringa Hope she has been able to triple her income. Jeni tells us that with her increased income she has been able to send all of her children to school and improve her fields and a shop she owns. "Lots of people come to town with slogans and speeches . . . but we trust Iringa Hope to help us increase our incomes. Thank you Iringa Hope."

August 2019								
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
				1	2	3		
4	5	6	7	8	9	10		
11	12	13	14	15	16	17		
18	19	20	21	22	23	24		
25	26	27	28	29	30	31		



Late in the year we expanded the DSS (Delayed Sales and Storage) program and had our leaders in for a class on how to work with this program. The DSS program provides financing based on the crops our members put in storage. This allows them to wait to sell their crops until the prices rise. At Ilambilole this resulted in a 47% increase in our member's incomes, going from \$900 to over \$1,300!

	September 2019								
Sunday	Monday	Tuesday	Wednesday		Friday	Saturday			
1	2 Labor Day	3	4	5	6	7			
8	9	10	11	12	13	14			
15	16	17	18	19	20	21			
22	23	24	25	26	27	28			
29	30								



Anna Lwaho, 38, has been a member of the Mkwawa SACCOS for several years. With some training and a loan from her SACCOS she started a business making and selling ice cream and mandazi (an African fried bread). The first year she earned \$900 – the most she had ever earned! She has now taken out another loan so she can increase her business further. Anna tells us she is using her increased income to send her daughter to school and build a home for her family.

October 2019								
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
		1	2	3	4	5		
6	7	8	9	10	11	12		
13	14 Columbus Day	15	16	17	18	19		
20	21	22	23	24	25	26		
27	28	29	30	31 Halloween				



This year we held discussion groups among our members asking them what difference Iringa Hope had made in their villages. One "complaint" we hear was that Iringa Hope had made labor "so expensive." When we asked why this was we were told, "All of our children are now in school so we no longer have free labor to work in the fields." There were a lot of smiles when this was said.

November 2019								
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
					1	2		
3	4	5	6	7	8	9		
10	11 Veterans Day	12	13	14	15	16		
17	18	19	20	21	22	23		
24	25	26	27	28 Thanksgiving Day	29	30		



Our training sessions are held twice a year for one full week each time. They are always well attended. We now have over 180 trained leaders working in their villages. Their training includes finance, accounting, management, planning, cooperative operations and management, etc. We also try to introduce them to new programs, supplies and machinery, etc. that they can tell their members about.

December 2019								
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
1	2	3	4	5	6	7		
8	9	10	11	12	13	14		
15	16	17	18	19	20	21		
22	23	24	25 Christmas	26	27	28		
29	30	31						